

SERFF Tracking Number:	IASL-126322712	State:	Arkansas
Filing Company:	Principal Life Insurance Company	State Tracking Number:	43622
Company Tracking Number:	PG MS RI		
TOI:	MS06 Medicare Supplement - Other	Sub-TOI:	MS06.000 Medicare Supplement - Other
Product Name:	Principal Life Insurance Company Medicare Supplement Rate Increase Filing		
Project Name/Number:	/		

## Filing at a Glance

Company: Principal Life Insurance Company		
Product Name: Principal Life Insurance	SERFF Tr Num: IASL-126322712	State: Arkansas
Company Medicare Supplement Rate Increase Filing		
TOI: MS06 Medicare Supplement - Other	SERFF Status: Closed-Approved-Closed	State Tr Num: 43622
Sub-TOI: MS06.000 Medicare Supplement - Other	Co Tr Num: PG MS RI	State Status: Approved-Closed
Filing Type: Rate	Author: Jeffrey McGinn	Reviewer(s): Stephanie Fowler
	Date Submitted: 09/29/2009	Disposition Date: 11/03/2009
		Disposition Status: Approved-Closed
Implementation Date Requested: 01/01/2010		Implementation Date: 01/01/2010
State Filing Description:		

## General Information

Project Name:	Status of Filing in Domicile: Pending
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Large
Overall Rate Impact: 7%	Group Market Type: Discretionary
Filing Status Changed: 11/03/2009	Explanation for Other Group Market Type:
	State Status Changed: 11/03/2009
Deemer Date:	Created By: Jeffrey McGinn
Submitted By: Jeffrey McGinn	Corresponding Filing Tracking Number:
Filing Description:	
Principal Life Insurance Company Medicare Supplement Rate Increase Filing	
Form Numbers: MSP 34 A - Plan A; MSP 34 B - Plan B; MSP 34 C - Plan C; MSP 34 D - Plan D; MSP 34 E -Plan E; MSP 34 F - Plan F; MSP 34 G - Plan G; MSP 34 H - Plan H; MSP 34 I - Plan I; MSP 34 J - Plan J	
Rate Increase Amount: 7.0%	

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This filing is pending approval in the Company's domicile state of Iowa.

## Company and Contact

### Filing Contact Information

Jeffrey McGinn, Compliance Analyst jeffrey.mcginn@iasadmin.com  
8545 126th Avenue North 727-584-0007 [Phone] 2389 [Ext]  
Suite 200 727-584-5613 [FAX]  
Largo, FL 33773-1502

### Filing Company Information

(This filing was made by a third party - insuranceadministrativesolutions)

Principal Life Insurance Company	CoCode: 61271	State of Domicile: Iowa
711 High Street	Group Code: 332	Company Type:
Des Moines, IA 50392-2300	Group Name:	State ID Number:
(515) 247-5111 ext. [Phone]	FEIN Number: 42-0127290	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$500.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Principal Life Insurance Company	\$500.00	09/29/2009	30916477

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	11/03/2009	11/03/2009

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## Disposition

Disposition Date: 11/03/2009

Implementation Date: 01/01/2010

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after Janaury 1, 2010. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Principal Life Insurance Company	7.000%	7.000%	\$168,419	990	\$2,405,982	7.000%	7.000%

SERFF Tracking Number:	IASL-126322712	State:	Arkansas
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Product Name:	Principal Life Insurance Company Medicare Supplement Rate Increase Filing		
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Accepted for Informational Purposes	No
Supporting Document	Third Party Authorization Letter	Accepted for Informational Purposes	Yes
Rate	AR Rate Pages	Approved	Yes

<i>SERFF Tracking Number:</i>	<i>IASL-126322712</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Principal Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>43622</i>
<i>Company Tracking Number:</i>	<i>PG MS RI</i>		
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>Principal Life Insurance Company Medicare Supplement Rate Increase Filing</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	SERFF
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	15.000%
<b>Effective Date of Last Rate Revision:</b>	01/01/2009
<b>Filing Method of Last Filing:</b>	SERFF

## Company Rate Information

<b>Company Name:</b>	<b>Overall % Indicated Change:</b>	<b>Overall % Rate Impact:</b>	<b>Written Premium Change for this Program:</b>	<b># of Policy Holders Affected for this Program:</b>	<b>Written Premium for this Program:</b>	<b>Maximum % Change (where required):</b>	<b>Minimum % Change (where required):</b>
Principal Life Insurance Company	7.000%	7.000%	\$168,419	990	\$2,405,982	7.000%	7.000%

SERFF Tracking Number: IASL-126322712 State: Arkansas

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Product Name: Principal Life Insurance Company Medicare Supplement Rate Increase Filing

Project Name/Number: /

## Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved 11/03/2009	AR Rate Pages	MSP 34 A, MSP 34 B, MSP 34 C, MSP 34 D, MSP 34 E, MSP 34 F, MSP 34 G, MSP 34 H, MSP 34 I, MSP 34 J	Revised	Previous State Filing Number: Percent Rate Change Request: 40241 7.000	AR STD Rates - 2010.pdf

# PRINCIPAL LIFE INSURANCE COMPANY

## Actuarial Memorandum for Group A&H Rate Filing

Medicare Supplement Standardized Plans

### Exhibit A - Current and Proposed Annual Premium Schedule

#### Current Rates

	<u>Plan</u>	<u>Under</u> <u>Age 65</u>	<u>Age</u> <u>65-69</u>	<u>Age</u> <u>70-74</u>	<u>Age</u> <u>75-79</u>	<u>Age</u> <u>80+</u>
Male	A	1,889.40	1,889.40	1,889.40	1,889.40	1,889.40
	B	2,227.20	2,227.20	2,227.20	2,227.20	2,227.20
	C	3,109.32	3,109.32	3,109.32	3,109.32	3,109.32
	D	2,522.40	2,522.40	2,522.40	2,522.40	2,522.40
	E	2,677.32	2,677.32	2,677.32	2,677.32	2,677.32
	F	2,719.68	2,719.68	2,719.68	2,719.68	2,719.68
	G	2,024.28	2,024.28	2,024.28	2,024.28	2,024.28
	H with Rx	5,110.44	5,110.44	5,110.44	5,110.44	5,110.44
	H Without Rx	3,372.96	3,372.96	3,372.96	3,372.96	3,372.96
	I with Rx	4,659.48	4,659.48	4,659.48	4,659.48	4,659.48
	I Without Rx	3,028.56	3,028.56	3,028.56	3,028.56	3,028.56
Female	J with Rx	7,263.00	7,263.00	7,263.00	7,263.00	7,263.00
	J Without Rx	4,285.20	4,285.20	4,285.20	4,285.20	4,285.20
	A	1,889.40	1,889.40	1,889.40	1,889.40	1,889.40
	B	2,227.20	2,227.20	2,227.20	2,227.20	2,227.20
	C	3,109.32	3,109.32	3,109.32	3,109.32	3,109.32
	D	2,522.40	2,522.40	2,522.40	2,522.40	2,522.40
	E	2,677.32	2,677.32	2,677.32	2,677.32	2,677.32
	F	2,719.68	2,719.68	2,719.68	2,719.68	2,719.68
	G	2,024.28	2,024.28	2,024.28	2,024.28	2,024.28
	H with Rx	5,110.44	5,110.44	5,110.44	5,110.44	5,110.44
	H Without Rx	3,372.96	3,372.96	3,372.96	3,372.96	3,372.96
	I with Rx	4,659.48	4,659.48	4,659.48	4,659.48	4,659.48
	I Without Rx	3,028.56	3,028.56	3,028.56	3,028.56	3,028.56
	J with Rx	7,263.00	7,263.00	7,263.00	7,263.00	7,263.00
	J Without Rx	4,285.20	4,285.20	4,285.20	4,285.20	4,285.20

Area Factor

County

0.88

All of State



# PRINCIPAL LIFE INSURANCE COMPANY

## Actuarial Memorandum for Group A&H Rate Filing

Medicare Supplement Standardized Plans

### Exhibit A - Current and Proposed Annual Premium Schedule

#### Proposed Rates After 7.0% Rate Increase

	<u>Plan</u>	<u>Under</u>	<u>Age</u>	<u>Age</u>	<u>Age</u>	<u>Age</u>
		<u>Age 65</u>	<u>65-69</u>	<u>70-74</u>	<u>75-79</u>	<u>80+</u>
Male	A	2,021.64	2,021.64	2,021.64	2,021.64	2,021.64
	B	2,383.08	2,383.08	2,383.08	2,383.08	2,383.08
	C	3,327.00	3,327.00	3,327.00	3,327.00	3,327.00
	D	2,698.92	2,698.92	2,698.92	2,698.92	2,698.92
	E	2,864.76	2,864.76	2,864.76	2,864.76	2,864.76
	F	2,910.00	2,910.00	2,910.00	2,910.00	2,910.00
	G	2,166.00	2,166.00	2,166.00	2,166.00	2,166.00
	H with Rx	5,468.16	5,468.16	5,468.16	5,468.16	5,468.16
	H Without Rx	3,609.12	3,609.12	3,609.12	3,609.12	3,609.12
	I with Rx	4,985.64	4,985.64	4,985.64	4,985.64	4,985.64
	I Without Rx	3,240.60	3,240.60	3,240.60	3,240.60	3,240.60
	J with Rx	7,771.44	7,771.44	7,771.44	7,771.44	7,771.44
	J Without Rx	4,585.20	4,585.20	4,585.20	4,585.20	4,585.20
Female	A	2,021.64	2,021.64	2,021.64	2,021.64	2,021.64
	B	2,383.08	2,383.08	2,383.08	2,383.08	2,383.08
	C	3,327.00	3,327.00	3,327.00	3,327.00	3,327.00
	D	2,698.92	2,698.92	2,698.92	2,698.92	2,698.92
	E	2,864.76	2,864.76	2,864.76	2,864.76	2,864.76
	F	2,910.00	2,910.00	2,910.00	2,910.00	2,910.00
	G	2,166.00	2,166.00	2,166.00	2,166.00	2,166.00
	H with Rx	5,468.16	5,468.16	5,468.16	5,468.16	5,468.16
	H Without Rx	3,609.12	3,609.12	3,609.12	3,609.12	3,609.12
	I with Rx	4,985.64	4,985.64	4,985.64	4,985.64	4,985.64
	I Without Rx	3,240.60	3,240.60	3,240.60	3,240.60	3,240.60
	J with Rx	7,771.44	7,771.44	7,771.44	7,771.44	7,771.44
	J Without Rx	4,585.20	4,585.20	4,585.20	4,585.20	4,585.20

Area Factor

County

0.88

All of State

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## Supporting Document Schedules

	Item Status:	Status
<b>Satisfied - Item:</b> Third Party Authorization Letter	Accepted for Informational Purposes	<b>Date:</b> 11/03/2009
<b>Comments:</b>		
<b>Attachment:</b>		
2009 09 PG IAS Authorization letter.pdf		



Principal Life  
Insurance Company

September 22, 2009

Ms. Darcey Shaffer, FLMI, ACS  
Compliance Manager  
Insurance Administrative Solutions, L.L.C.  
8545 126<sup>th</sup> Avenue North, Suite 200  
Largo, Florida 33773-1502

Re: Filing/Reporting Requirements

Dear Ms. Shaffer,

This letter authorizes Insurance Administrative Solutions, L.L.C., "IAS" to file on behalf of Company Principal Life Insurance Company policy forms, rate filings and reports with the State Departments of Insurance.

Insurance Administrative Solutions, L.L.C. may correspond with the State Departments of Insurance regarding any questions they may have concerning the filings.

Sincerely,

A handwritten signature in dark ink, appearing to read "Todd G. Smith", written over a light blue horizontal line.

Todd G. Smith, FSA, MAAA  
Actuary – Pricing  
Rating & Analysis  
Phone: (515) 248-2926  
Fax : (515 ) 362-2308  
E-mail: [Smith.Todd@Principal.com](mailto:Smith.Todd@Principal.com)